

**Fill in this information to identify the case:**

Debtor 1 Steven M. Zook

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of PA

Case number 18-24626 GLT

## Form 4100R

### Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

#### Part 1: Mortgage Information

Name of Creditor: Carrington Mortgage Services, LLC      Court claim no. (if known): 8-2

Last 4 digits of any number you use to identify the debtor's account: 2285

Property address:

905 Jackman Avenue  
Pittsburgh, PA 15202

#### Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ \_\_\_\_\_

#### Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 03 / 01 / 2024 as of handoff from the Trustee. Loan remains due for 03/01/24 – 05/01/24 for a total of \$2090.78.

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b.

(c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor(s) Steven M. Zook  
First Name Middle Name

Last Name

Case Number (if known): 18-24626 GLT

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Denise Carlton

Date 05/20/2024

PA Western BK  
20 May 2024, 16:28:36, EDT

KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 16106  
215-627-1322  
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Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** Steven M. Zook  
**Debtor(s)**  
**Carrington Mortgage Services, LLC**  
**Movant**  
**vs.**  
**Steven M. Zook**  
**Debtor(s)**  
**Ronda J. Winnecour,**  
**Trustee**

**BK NO. 18-24626 GLT**

**Chapter 13**

**Related to Claim No. 8**

**CERTIFICATE OF SERVICE**

**RESPONSE TO NOTICE OF FINAL CURE MORTGAGE PAYMENT**

I, Denise Carlon of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on May 21, 2024, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)  
Steven M. Zook  
905 Jackman Avenue  
Pittsburgh, PA 15202

Attorney for Debtor(s) (via ECF)  
Brian C. Thompson, Esq.  
125 Warrendale-Bayne Road  
Suite 200  
Warrendale, PA 15086

Trustee (via ECF)  
Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

Method of Service: electronic means or first-class mail.

Dated: May 21, 2024

*/s/ Denise Carlon*  
Denise Carlon Esquire  
Attorney I.D. 317226  
KML Law Group, P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
201-549-2363  
dcarlon@kmllawgroup.com